



**RUSSELL LOW, ESQ. RLL-4745**  
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Attorneys for Debtor

Order Filed on January 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
**Paul A. Holmes** : CASE NO. 16-18005-VFP  
Debtors : The Honorable Vincent F. Papalia

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**ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

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The relief set forth on the following pages numbered (2) through page (2) is hereby

**ORDERED.**

**DATED: January 10, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
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**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

Debtors: Paul A. Holmes  
Case No.: 16-18005-VFP  
Caption: **ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

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**THIS MATTER** being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Paul A. Holmes, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 187 N 9th Street Newark, NJ 07107. All arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed. The creditor has 20 days to modify its claim to \$0. And, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Specialized Loan Servicing, LLC appearing and for good cause having been shown;

**ORDERED AND ADJUDGE AND DECREED** that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property is hereby granted.

\*on the terms set forth in the motion.

In re:  
Paul A. Holmes  
Debtor

Case No. 16-18005-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Paul A. Holmes, 187 North 9th Street, Newark, NJ 07107-1743

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James Patrick Shay on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 james.shay@phelanhallinan.com

Marie-Ann Greenberg magecf@magttrustee.com

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC  
NJ\_ECF\_Notices@buckleymadole.com

Michael Frederick Dingerdissen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 nj.bkecf@fedphe.com

Russell L. Low on behalf of Debtor Paul A. Holmes rbear611@aol.com,  
ecf@lowbankruptcy.com/r57808@notify.bestcase.com

TOTAL: 7